



Sample Bereavement Packet



THE FOLLOWING IS ONLY A SAMPLE OF WHAT A COMPLETED BEREAVEMENT PACKET SHOULD LOOK LIKE.

Please ensure that all packets are properly customized to each employee and their proper payroll and health insurance scenario.

The following sample packet is based on an employee, John Doe, dying on May 25, 2014. Final payroll just ran on May 23, 2014. He worked through May 23, 2014.

The packet is being prepared on May 27, 2014; therefore, payroll has already run for the last full pay period he worked. It will not include information for the time he worked during the current pay period in May (5/16-5/23) nor will it include any payouts at this time. Those two items can be covered in a separate letter after that period is processed and paid. You may want to write-in a note to this effect on the payroll page of this packet, so the survivor knows what to expect.

Also in this scenario, the employee did have:

- current voluntary deductions,
- only a Health Reimbursement Account,
- retirement contributions, and
- personal items at the worksite.

The employee was not impacted by or included in any of the categories described in KRS 61.315 and/or 164.2841.



Steven L. Beshear
Governor

SPECIAL CABINET
987 Agency Street, 5th Floor
Frankfort, Kentucky 40601
Phone (502) 564-0000
Fax (502) 564-1111

Joseph L. Authority
Secretary

May 27, 2014

Mrs. Jane Doe
123 Hope Street
Frankfort, KY 40601

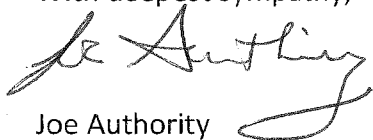
Dear Mrs. Doe,

Please accept our most heartfelt condolences for your loss...our thoughts are with you and your family during this difficult time.

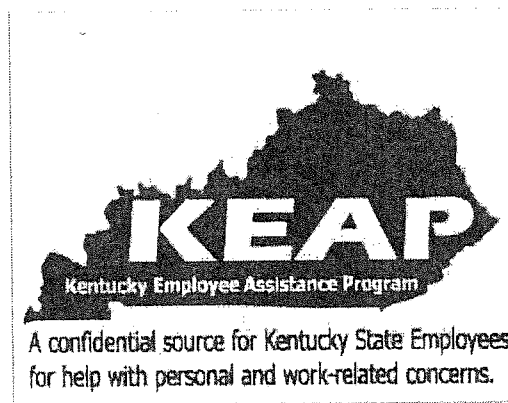
In an effort to assist you and ensure that you are aware of important information related to John's employment, we are providing the enclosed human resource materials. Should you have any questions about this material, the appropriate person's contact information has been provided for your convenience.

I also want to ensure you are aware of the Kentucky Employee Assistance Program (KEAP) which offers free referral services to families of executive branch employees, who are coping with the loss of a loved one. Their brochure is also enclosed and they can be reached at 502-564-5788 or toll free at 1-800-445-5327. They also provide links to useful information on their website at: <https://personnel.ky.gov/Pages/KEAP.aspx>.

With deepest sympathy,


Joe Authority

KENTUCKY EMPLOYEE ASSISTANCE PROGRAM



<https://personnel.ky.gov/Pages/KEAP.a>

spx

502-564-5788

1-800-445-5327

EMPLOYEE BEREAVEMENT INFORMATION



Based on the recent employment of:

John Doe

COMMONWEALTH OF KENTUCKY

Special Cabinet

Human Resource Department
987 Agency Street, 5th Floor
Frankfort, KY 40601

Prepared by: Sue Administrator
Phone Number: 502-564-0001

on: 5/27/14

Commonwealth of Kentucky Life Insurance

As an employee of the Commonwealth of Kentucky, John was covered by a state sponsored life insurance policy.

The claim process has been initiated on behalf of the insured. Documentation required to facilitate claim payment to the beneficiary(ies) designated by the employee will be listed in the claim packet.

Please contact the individual listed below should you have questions concerning the claims process:

Insurance Coordinator Name: Angie Coordinator
Phone Number: 502-564-0002

Payroll

The payment for work performed during the (5/1/14-5/15/14) pay period will be made out to the Estate of John Doe and will be mailed to 123 Hope Street, Frankfort, KY 40601, unless we are otherwise notified.

Federal and state taxes will not be withheld from this payment; however, social security, Medicare and retirement contributions will.

This payment does not include leave payouts. Those will be processed and mailed separately, to the same address as indicated above.

For wages and payouts paid after death, a 1099 will be issued by the Finance and Administration Cabinet to show the wages that would be subject to Federal and State withholding. The Estate should receive it early the following year and use it in filing the tax return.

For questions or to request that payment(s) be mailed to an alternate address, please contact the individual listed below:

HR Administrator: Sue Administrator
Phone Number: 502-564-0001

Note:

An additional payment will be made in June for the work performed from 5/16-5/23 as well as for leave payouts. It will be mailed as soon as available. Please let me know if you have any questions.
Thanks,
Sue

Miscellaneous Items Related to Payroll

Employees sometimes use the Payroll Deduction Program to make deposits to other accounts or to pay for dues and/or optional insurance coverage. Please review the Employee Deductions section of their salary statement or checkstub to identify any additional accounts (banks) or policies (optional life, dental, vision, etc.) your loved one may have had.

Sometimes financial institutions, including credit card companies, offer Accidental Life Insurance Coverage. Unfortunately, these policies are often overlooked.

You can also contact the person listed below, to help identify these accounts and obtain contact information for each, if applicable.

HR Administrator Name: Sue Administrator
Phone Number: 502-564-0001

Health Reimbursement or Flexible Spending Accounts

John was enrolled in a Health Reimbursement Account (HRA) and/or Healthcare Flexible Spending Account (FSA). You may call 1-800-604-6228 to obtain the balance remaining in the account. If there is money remaining in the HRA or FSA, you are eligible to file for reimbursement of medical expenses incurred this year while John was actively employed. Please contact the insurance coordinator, listed below, for the proper forms. You will also be sent information on how to continue participation in the program under COBRA. By electing COBRA, you would be eligible to file for reimbursement of uninsured medical expenses incurred by you or your dependents after the date of your loved one's death.

If you need any further assistance with the health insurance, HRS or FSA, please contact a Benefit Specialist toll free at 888-581-8834 or 502-564-6534.

Insurance Coordinator Name: Angie Coordinator
Phone Number: 502-564-0001

Kentucky Employees' Retirement System

John was an active contributing member of the Kentucky Employee Retirement System. To discuss the options available for the beneficiary(ies), please contact a benefit counselor at the following address/phone number:

Kentucky Retirement Systems
1260 Louisville Road
Frankfort, KY 40601
502-696-8800
800-928-4646
Krs.mail@kyret.ky.gov

Deferred Compensation

You should contact the Kentucky Public Employees Deferred Compensation Authority to verify whether John has either an active or inactive account. If so, that office can provide information and advice to the beneficiary(ies). You may contact them at the following address/phone number:

Kentucky Public Employees Deferred Compensation Authority
101 Sea Hero Road, Suite 110
Frankfort, KY 40601
1-502-573-7925 or 1-800-542-2667

Personal Items

John had personal items at the workplace that can be made available to you for pick-up.

Please contact the below individual, at your convenience, to do so:

Contact Name: Dave Manager
Phone Number: 502-564-0003

Social Security

You should contact your local district office for a current copy of the Social Security Administration's Handbook which provides an overview of the Survivorship Benefits that are available through the Social Security Administration.

They can also assist you with filing claim forms.

1-800-772-1213

<http://www.socialsecurity.gov/pgm/survivors.htm>

1996 Workers' Compensation Reform Act

If the death of an employee occurs within 4 years from date of injury as a direct result of a work related injury the estate of that employee may be entitled to a lump sum payment, from which burial expenses are to be paid. For more information, contact the following office:

Department of Workers' Claims
Perimeter Park West, Building C
657 Chamberlain Avenue
Frankfort, KY 40601
502-564-5550

Veteran Benefits

If your loved one was a veteran, you should contact your regional VA Office and talk to a counselor about benefits eligibility and application procedures.

For a listing of regional offices, please visit their website: <http://veterans.ky.gov/Benefits/Pages/default.aspx>.